DISTRICT OF OREGON
FILED
December 22, 2011
Clerk, U.S. Bankruptcy Court

RDH (6/17/11) jlw

UNITED STATES BANKRUPTCY COURT
District of Oregon

In re
Jeffrey Alan Atkins,
Mary Katherine Atkins
Debtor(s)

Case No. **11-36492-tmb7**

RECORD AND ORDER
RE: REAFFIRMATION
AGREEMENT(S)

A hearing was held in this case on 12/22/11 regarding the reaffirmation agreement(s) specified below. The ( ) debtor(s), or only the ( ) husband ( ) wife, and/or ( ) debtor(s)' attorney appeared (Note: If nothing is marked then no debtor(s) or attorney appeared). The court gave the debtor(s) the information required by 11 USC §524(c) and (d) and found:

( ) Each of the debtor(s) agreement(s) with the following creditor(s) is approved upon finding each was made prior to discharge, did not impose an undue hardship on the debtor(s) OR a dependent of the debtor(s), and was in the debtor(s)' best interest:

( ) The following agreements(s) were approved in accordance with the preceding paragraph, but approval is conditioned on filing the written document within 21 days of the hearing date:

( ) Each of the following agreements relates to a consumer debt secured by real property, and therefore court approval of such agreement is not required or appropriate:

(X) The agreement with Clackamas Community Federal Credit Union is not approved for the following reason(s):

- ( ) A presumption of undue hardship exists with respect to the reaffirmation agreement, and debtor(s) has/have not rebutted the presumption to the satisfaction of the court.
- ( ) Required form of reaffirmation agreement not used and/or not completely filled out (e.g., §524(k) disclosures not completed).
- ( ) The value of the collateral is substantially less than amount owed.
- ( ) The reaffirmation agreement was entered into after discharge.
- ( ) The debt is unsecured.
- ( ) Approval would not be in the debtor(s)' best interest considering income, expenses and dependents.
- ( ) The lien would be voidable pursuant to 11 USC §522(f).
- ( ) Agreement or Cover Sheet was not signed by all required parties.
- ( ) The original obligation was not in default.
- (X) Debtor(s) did not appear.
- ( ) Other:

( ) The agreement with ______________________ is not approved for the following reason(s):

- ( ) A presumption of undue hardship exists with respect to the reaffirmation agreement, and debtor(s) has/have not rebutted the presumption to the satisfaction of the court.
- ( ) Required form of reaffirmation agreement not used and/or not completely filled out (e.g., §524(k) disclosures not completed).
- ( ) The value of the collateral is substantially less than amount owed.
- ( ) The reaffirmation agreement was entered into after discharge.
- ( ) The debt is unsecured.
- ( ) Approval would not be in the debtor(s)' best interest considering income, expenses and dependents.
- ( ) The lien would be voidable pursuant to 11 USC §522(f).
- ( ) Agreement or Cover Sheet was not signed by all required parties.
- ( ) The original obligation was not in default.
- ( ) Debtor(s) did not appear.
- ( ) Other:

If the Reaffirmation Agreement is not approved, the subject debt may be paid voluntarily and the creditor is permitted to accept voluntary payments. Everything required of the debtor by 11 USC §521(a)(2)(B) has been done; hence, the automatic stay termination provided by 11 USC §362(h)(1) does not apply.

IT IS SO ORDERED

[signature]

Bankruptcy Judge